

# *Retiree*News

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Incoming Executive Director**

*Noteworthy News*

**COLA Announcement  
Coming in January**

*Retirement & You*

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## Board of Trustees

Crystal Wessing - Chairwoman  
Gary Metzger - Vice Chair  
Representative Rusty Black  
Gary Findlay  
Treasurer Scott Fitzpatrick  
Jenny Jacobs  
Joe Keifer  
Senator John Rizzo  
Senator Paul Wieland  
Representative John Wiemann  
Commissioner Ken Zellers

## Executive Director

Ronda Stegmann

### Office Hours

Monday–Friday  
8:00 am–12:00 pm  
1:00 pm–4:30 pm

### Contact

Toll Free: (800) 827-1063  
In Jefferson City: (573) 632-6100  
Fax: (573) 632-6103

### Automated Phone Options

- 1 Benefits
- 2 MO Deferred Comp
- 3 Investments
- 0 Operator

### Visit

907 Wildwood Dr  
Jefferson City, MO

### Mailing Address

PO Box 209  
Jefferson City, MO 65102-0209

### Email

[mosers@mosers.org](mailto:mosers@mosers.org)

### Relay MO

711 (Voice)  
(800) 735-2966 (TTY)

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[youtube.com/MOSERSOnline](https://youtube.com/MOSERSOnline)

Make sure you receive your important benefit information now and in the future. Verify or update your mailing address, email, and phone number while logged in. Go to [mosers.org](http://mosers.org) and click on **myMOSERS**. Under **Personal Information**, click on **Email Options** to change your preferences.



# MOSERS Board Election Results

In September, active and vested former state employees re-elected Crystal Wessing and Jenny Jacobs, while retired members voted to re-elect Gary Findlay to the MOSERS Board. All elected members currently serve on the MOSERS Board of Trustees. Their next four-year term will begin on January 1, 2023.

## Crystal Wessing - Elected Active Member Chairwoman

Crystal Wessing has been a state employee since 2000. While she currently serves as the OA CARES customer service & special projects liaison, she has held several positions within the Office of Administration, including seven years as the director of finance for the Information Technology Services Division and more than five years in budget analyst and officer positions.

Ms. Wessing is the chairwoman of the MOSERS Board. She has served on the Board since 2014 and held various leadership roles since 2017, including vice chair and chairwoman of the Pension Administration Subcommittee and the Strategic Planning and Governance Subcommittee. She holds a master's degree in finance and a bachelor's degree in business administration.

## Jenny Jacobs - Elected Active Member

Jenny Jacobs is the vice president of finance at State Technical College of Missouri, a component unit of the State of Missouri. She earned her Bachelor of Science in Business Administration from the University of Missouri - St. Louis and has been a licensed CPA since 1998. Ms. Jacobs spent 9 years in public accounting primarily in business and personal income tax, 8 years as the CFO of a multi-specialty medical group, and, since 2013, has worked in higher education at State Technical College of Missouri.

## Gary Findlay - Elected Retired Member

Gary Findlay served as the executive director of MOSERS from 1994 until his retirement on January 1, 2016. Shortly after receiving his bachelor's degree in accounting from the University of Missouri, he entered the U.S. Army as an infantry lieutenant with a tour that included one year of combat duty in Vietnam.

Congratulations to all of the re-elected members. The next Board Election will be held in 2026. To learn more about the MOSERS Board of Trustees, view the **Leadership** page on our website.

# Executive Director's Update

## Board Updates from Ronda Stegmann

The main objective of Board meetings is to ensure the long-term sustainability of promised benefits. Below are the highlights from the September 22, 2022 meeting.

The top priority for this quarterly meeting of the Board was to certify the employer contribution rates for FY24.

Following an in-depth presentation from our independent external actuary, the MOSERS Board certified the MSEP employer contribution rate for FY24 at 27.26% of payroll beginning July 1, 2023.

The employer contribution rate is the percent of pay that a MOSERS-covered employer contributes every pay period to properly fund the retirement plan.

The funded ratio of the plan was calculated at 58%. It is important to remember in 2018, after significant analysis and deliberation, the Board adopted a funding policy that we knew would increase the employer contribution rate and decrease the plan's funded ratio. This funding policy is designed to ensure the long-term sustainability of MOSERS. You may recall that the Governor and the General Assembly approved an extraordinary payment of \$500 million to MOSERS during the 2022 regular legislative session. MOSERS received that payment in July 2022 (or after June 30, 2022) and is therefore not reflected in the MSEP funded ratio.

Next, our Board investment consultant and staff provided the Board with an update of recent investment performance. Our investment return for FY22 was -9%.

The Board voted to retain a proxy voting advisor and utilize an approved proxy voting policy. The proxy voting advisor shall consider only factors that relate to the economic value of the System's investments and shall cast votes in the best economic interest of the members of the System. This new proxy policy will be utilized where applicable in the current investment portfolio and will be one of the considerations in the hiring process for new investment opportunities when analyzing total risk and return.

# Tax Information

*It is almost that time of year again!*

MOSERS will mail 1099-R forms to all retirees and beneficiaries by January 31, 2023. This form lists your 2022 pension benefit income from MOSERS. You will need this form to file your income tax return. The 1099-R provides the following information for the 2022 calendar year:

- Total gross distribution (the gross amount you received from MOSERS in 2022)
- Total taxable amount
- Taxes withheld

In addition to the required information above, MOSERS will list any medical, vision, and dental insurance premium deductions withheld from your pension benefit. Contact your insurance provider with any questions on these deductions.

## Want it Online?

If you prefer an electronic copy of your 1099-R or if you find you need a replacement copy of it, simply log in to **myMOSERS** and you will find it listed under **Personal Information**. Your 1099-R form will be available for you to view or print after we have mailed them in late January.

Watch our website for updated information. If you have not already done so, we encourage you to log in to **myMOSERS**. This will make accessing not only your 1099-R, but other forms and documents, quick and convenient when you need it.

Not sure how to log in? Watch our video, the **myMOSERS** Tutorial in our video gallery online. If you have any questions, contact us.

[www.mosers.org](http://www.mosers.org)

Form 1099-R <input type="checkbox"/> CORRECTED (if checked) <input type="checkbox"/> RE-ISSUE			OMB No. 1545-0119		Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
PAYER'S name, street address, city, state and ZIP code MO STATE EMPLOYEES RETIREMENT SYSTEM 907 WILDWOOD DRIVE JEFFERSON CITY, MO 65109 800-827-1063			2022 Form 1099-R		
PAYER'S federal identification number XXX-XX-1234			1 Gross distribution \$ 11,908.88		5 Service Purchase with After-tax Funds (excluded from taxable amount) \$ .00
RECIPIENT'S identification number XXX-XX-1234			2a Taxable amount \$ 11,908.88		
RECIPIENT'S name, street address (including apt. no.), city, state and ZIP code PENNY SAVER 114 RETIREMENT ST. JEFFERSON CITY, MO 65109			2b Taxable amount not determined <input type="checkbox"/> Total distribution <input type="checkbox"/>		8 Other \$ %
10 Amt allocable to IRR within 5 yrs			3 Capital gain (included in box 2a) \$		
11 1st year of desig. Roth Contrib.			4 Federal income tax withheld \$ 1,800.00		9b Remaining Service Purchase Paid \$ .00
12 FATCA filing requirement			6 Net unrealized appreciation in employer's securities \$		
			7 Distribution code(s) IRA/SEP/SIMPLE <input type="checkbox"/>		16 State distribution \$
			9a Your percentage of total distribution % \$ .00		
			14 State tax withheld \$ 900.00		19 Local distribution \$
			15 State/Payer's state no.		
			17 Local tax withheld		18 Name of locality
			13 Health Ins Deductions \$		
			16 Dental Ins Deductions \$		19 Vision Ins Deductions \$
			17 Vision Ins Deductions \$		

### Copy B

Report this income on your federal tax return. If this form shows federal income tax withheld in Box 4, attach this copy to your return. This information is being furnished to the Internal Revenue Service.

Department of the Treasury - Internal Revenue Service

- |  |   |
|--|---|
| <p><b>1</b> Gross Distribution - Amount paid to you by MOSERS</p> <p><b>2a</b> Taxable Amount - Portion of your total benefit that should be considered taxable income</p> <p><b>4</b> Federal Income Tax Withheld - Amount of federal income tax withheld</p> <p><b>5</b> Service Purchase with After-tax Funds - Portion of service purchase excluded from taxable amount during the year – only applies to after-tax funds (Difference in Box 1 and Box 2a)</p> | <p><b>7</b> Distribution Code(s) - Identifies the type of benefit being paid. See chart on page 2 of your 1099-R</p> <p><b>9b</b> Remaining Service Purchase Paid - Remaining balance of what was paid in for any purchase of service to be applied in future years – decreases yearly by the amount in box 5</p> <p><b>14</b> State Income Tax Withheld - Amount of Missouri income tax withheld</p> |
|--|---|

# COLA Announcement Coming for 2023

Your annual cost-of-living adjustment, or COLA, is based on the Consumer Price Index (CPI). We will calculate the COLA in mid-January and post it to our website. Be sure to keep an eye out for it!

## What is the CPI?

The U.S. Bureau of Labor Statistics calculates the CPI monthly. The CPI is used to measure the rate of inflation and to show larger economic trends annually. MOSERS must use the Consumer Price Index for All Urban Consumers (CPI-U) for our calculations as required by state law. This is the most comprehensive measure of inflation in consumer goods and services, including food, housing, and transportation. CPI calculations are based on information from average households across the country. The impact of inflation on you personally may be more or less than the national average.

## How is it calculated?

The rate calculation is based on 80% of the percentage increase in the average CPI from one year to the next with a maximum increase of 5% (minimum 0%).

Each year, MOSERS compares the average CPI for the calendar year just completed (2022) to the average CPI from the prior year (2021) to determine the percentage change between the two years. You will not receive a COLA less than zero. (In other words, MOSERS does not decrease benefit amounts based on the CPI calculation.)

## When are COLAs payable?

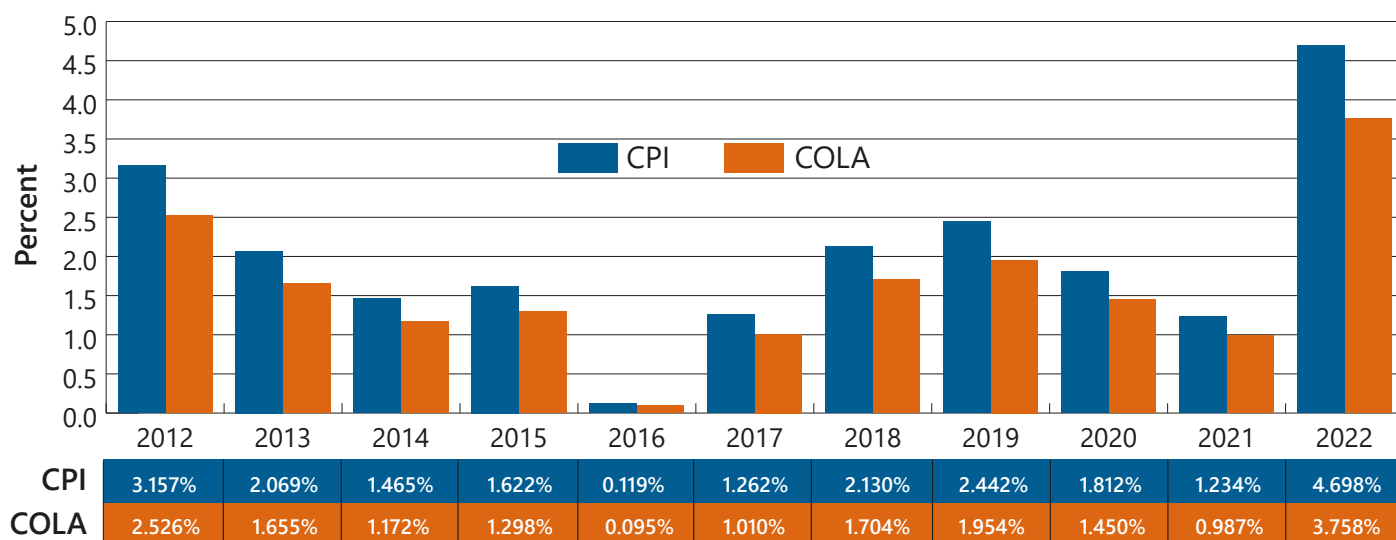
COLAs are payable on the anniversary of your retirement date except for:

- Retirees who converted from MSEP to MSEP 2000 during the conversion window in 2000 will have COLAs payable in July.
- Retirees who elected a BackDROP will have COLAs payable on the anniversary of their BackDROP date.
- Terminated-vested members of MSEP 2011 will receive their first COLA on the second anniversary of their retirement (rather than the first anniversary).

We will send a notice that there is something in your MOSERS Document Express online mailbox during the month when you get your COLA.

\* If you retired under MSEP, and were employed before August 28, 1997, your COLA may be different. See the COLA page on our website: <https://mosers.org/retirees/cost-of-living-adjustments>

History of COLAs Based on 80% of the Percentage Increase in the Average CPI





# myMOSERS is Under Construction



Road work ahead for **myMOSERS**! Don't worry. You can still use it with no issues! However, in 2023 we will be launching our new pension administration system, which means the look of **myMOSERS** will be changing.

The new system will be more intuitive and include more features for you to navigate and manage your benefit. Stay tuned for more details. Our team is hard at work and will be sharing more information over the next few months!

In the meantime, spend a little extra time with the current version of **myMOSERS** and take a look at all you can do!

## What can I do in **myMOSERS**?

Submit a *Designation of Agent* form, review your annual benefit statement, read correspondence from MOSERS, update your personal information, and more!

Do you still have life insurance through MOSERS? Do you want to check or change your beneficiaries? No problem! You can do both at **myMOSERS**. Log in to **myMOSERS**, click on **Forms**, then on **Life Insurance Beneficiaries** and follow the prompts.

Again, keep in mind that in 2023, **myMOSERS** will look different. Just watch [mosers.org](https://mosers.org) for more information.

## Schedule a Visit!

*Need to meet with a  
benefit counselor?*

Though you are not required to schedule in advance we encourage you to do so, as this will minimize your wait and give you ample time to speak with a benefit counselor!

Scheduling an appointment is easy! You can contact us by calling (573) 632-6100 or (800) 827-1063. Additionally, if you are more comfortable speaking with one of our benefit counselors via phone or email rather than in-person, please do not hesitate to contact us!

Counselors are available to assist you from 8:00 a.m. until noon and from 1:00 p.m. until 4:30 p.m. Monday through Friday.



# What is the Temporary Benefit?

There is sometimes confusion surrounding the Temporary Benefit. It can be mistaken as a Social Security benefit; however, this is not the case.

The Temporary Benefit is a MOSERS plan provision that provides general state employees in MSEP 2000 and MSEP 2011 with a supplemental income until age 62.

For members who retire under the "Rule of 80" (MSEP 2000) or the "Rule of 90" (MSEP 2011), the Temporary Benefit provides them with an additional benefit to their base benefit. The formula for the Temporary Benefit is: *Final Average Pay (FAP) x .008 (Multiplier) x Credited Service = Monthly Temporary Benefit* until age 62

If you are older than 62 when you reach retirement eligibility, the Temporary Benefit is not available to you.

Though the Temporary Benefit ends at 62, your base benefit continues. This does not affect your Social Security benefit and it is not tied to your medical premiums or any other specific expenses you may have. We do not include the Temporary Benefit in determining potential benefits for your survivors. If you die while receiving the Temporary Benefit, any survivor benefits will be determined by the base benefit amount and the benefit payment option you elected at retirement.



For more information, please contact a MOSERS benefit counselor to discuss your specific situation.

## Changes in Your Benefit Amount

If you are currently retired and receive the Temporary Benefit, it will end when you reach the age of 62, regardless of when you apply for Social Security benefits. You will receive your final Temporary Benefit payment at the end of the month in which you turn age 62.

We will notify you when the Temporary Benefit ends and whenever the amount of your benefit payment changes (usually due to insurance premiums, taxes, COLAs, etc.).

Final Average Pay  
(FAP)



.008 (Multiplier)



Credited Service

Temporary Benefit





## Farewell Message from the Board Chairwoman to Ronda Stegmann

In a News Tribune article this summer, Cameron Gerber called Ronda Stegmann a “staple of the pension sector for more than two decades”. That was extremely well said, and I’m blessed to have worked with her through the bulk of her tenure in the pension sector.

She and I first met when I joined the Office of Administration in 2006 and she was with the Joint Committee on Public Employee Retirement. Ronda was my “go to” person for statutory questions regarding Missouri’s various retirement systems and I’m grateful for her guidance during those years. I’m sure MANY legislators over the years would say similar things. To provide just one example, she was a key resource in the background for our legislature answering the many questions (along with our MOSERS staff) regarding the formulation of MSEP 2011.

Ronda has been with MOSERS since June of 2015, when she served as the legislative and policy coordinator. In January of 2018, she began serving as interim executive director at the request of the Board and the Board subsequently unanimously voted to hire her as permanent executive director in June 2018.

In her four and a half years as executive director, she’s accomplished many things AND she’s done it all with a servant’s heart, impeccable integrity, and with the best interest of our membership in mind.

Ronda – I just want to say THANK YOU for all you’ve done for our membership during your time as executive director. I will definitely miss working with you in this capacity.

**Crystal Wessing**  
MOSERS Board Chairwoman

## Fireside Chat Getting to Know MOSERS’ New Executive Director

Ronda Stegmann announced this summer that she will retire as executive director of MOSERS this December. She will still work with MOSERS for the coming months to assist in a smooth transition from one executive director to the next. We are thankful for her dedication and service to MOSERS, our members, and staff. Following Ronda’s announcement, the MOSERS Board of Trustees conducted a national search and named Abby Spieler as MOSERS’ new executive director, effective January 1, 2023.

*As we enter this winter season and the new year approaches, we want to take a moment for a fireside chat with our new executive director, Abby Spieler.*

### Where are you from?

I am proudly a life-long, multi-generational, mid-Missourian. I was raised, and continue to live, in California, Missouri (Go Pintos!). I received a B.S.B.A. in finance and banking from the University of Missouri and received a law degree from the University of Missouri School of Law.



### Describe a bit of your career and personal background and what you bring to the executive director role?

I grew up on my family farm where I learned the importance of hard work and community. I am an athlete through and through. So, by nature, I am competitive – always pushing myself professionally and personally.

Prior to working at MOSERS, I worked at PriceWaterhouseCoopers where I was a part of the international tax group. As part of this group, I specialized in tax structuring in mergers or acquisitions for multi-national clients. In this role, I had the opportunity to learn about global markets, business strategy, risk mitigation, etc.

I started my career at MOSERS in the investment department as an investment analyst where I learned about the MOSERS portfolio and institutional investing generally. I was then promoted to MOSERS’ general counsel, a role that I have served in for the last 5 years. I’ve also held the position of deputy executive director of MOSERS operations during the last year.



During this tenure, I have had the opportunity to work closely with the Board of Trustees, the MOSERS executive director and staff in various departments, and all levels of stakeholders. In addition to the experience and knowledge I have gained during this time, I am excited about the continuity my new role will provide for our Board and staff.

### **What are your hobbies and interests outside of MOSERS?**

I love watching and playing sports with friends and family. I was a member of the University of Missouri golf team and still love playing the game. On winter weekends, you can find me in a competitive game of cards with my grandma and cousins. I have been fortunate to have a great support system in my family and friends all along the way for which I am very thankful.

### **How do you think your co-workers would describe you?**

I believe our MOSERS staff would describe me as a hard-working, knowledgeable, and committed team member. While they would say I take the work we do at MOSERS very seriously, I think they would say I balance that with some relaxed humor. Ultimately, I believe our staff would convey that one of my strong beliefs is that, “we are all in this together” so everyone is an important piece in the work we do.

### **What qualities do you think are required in a successful leader?**

I believe a successful leader is someone who leads by example, is a great listener, and has an open-door policy. Communication is very important and is, most definitely, a two-way street. Additionally, I think a successful leader is someone who loves to continuously learn.

As public employees, we are charged with serving in whatever capacity it takes to accomplish our mission. A leader of MOSERS must remember our fiduciary duty, and that in everything we do, it is ALL about our members.

We are very fortunate to have a great staff who are smart and work hard. I am incredibly humbled for the opportunity to lead this organization.

### **What is one thing you want to accomplish during your first year as executive director?**

In my first year, and every year after that, I want to continue to promote and embody MOSERS’ core values of quality, respect, integrity, openness, and accountability. I look forward to continuing to interact with policymakers through educating and highlighting the important benefits that MOSERS administers.

### **What do you think are MOSERS greatest strengths?**

MOSERS’ greatest strength can be summed up in one word: Commitment.

- We see commitment through our members who daily serve the citizens of this great state.
- We see commitment through the MOSERS-covered employers who put their dedication to these employees into action through continuing to annually fund the Board-certified employer contribution rates.
- We see the commitment of our staff through keeping our membership at the heart of everything we do, and
- Last, but not least, we see the commitment of the MOSERS Board to make prudent and deliberated decisions on behalf of the membership.

### **What do you want members to know about MOSERS?**

There is so much that goes on at MOSERS on a daily basis. I believe it is important for our members to know how hard the Board of Trustees and staff have worked over the last 5 years to ensure prudent funding of the System. The MOSERS annual employer contribution rates are derived from the Board-adopted funding policy. Since 2018, the MOSERS Board, through much deliberation and analysis, has implemented significant modifications to the funding policy. These changes have increased the employer contribution rates and decreased the funded ratio over the short term, but will work to ensure the long-term sustainability of MOSERS.

Fireside chats are commonly associated with President Franklin Roosevelt’s series of speeches addressed to the American people via radio broadcast. Though Roosevelt was not actually beside a fireplace, reporter Harry Butler coined the term “fireside chat” in a press release and the name stuck!

# Marriage After Retirement

## *Has your marital status recently changed?*

When you retired, you elected a benefit payment option. There are certain circumstances under which you may reelect your benefit payment option. For example, if you were single at retirement (not eligible to elect a joint & survivor option) and elected the Life Income Annuity option, you may change your benefit payment option if you have married.

It is important to note that you will have **one year** from your date of marriage to reelect one of the joint & survivor options and name your spouse as the beneficiary.

If you elected one of the joint & survivor options on your *Retirement Election* form and your spouse dies, this provision will allow you to provide a survivor benefit for your new spouse if you remarry. You will have **one year** from your date of marriage to reelect one of the joint & survivor options and name your new spouse as the beneficiary.

## Divorce

As of January 1, 2021, if you get divorced after retirement, you may remove your ex-spouse as the survivor beneficiary of your pension and receive an adjusted amount. Your ex-spouse must agree and you must obtain a divorce decree or amended divorce decree which includes specific language, from a court of competent jurisdiction to do so. See the **Life Events** section of our website or contact a MOSERS benefit counselor for details.



# Reporting a Death

We understand this can be a difficult topic for our members and their loved ones, however, knowing what steps to take as a survivor is important for you and your beneficiaries.

The first steps survivors should take when a member dies are:

- **Contact us** as soon as possible when anyone receiving (or eligible for) a MOSERS benefit dies.
- MOSERS will send you a letter explaining any benefits available to you. If a retiree dies, the benefit payment option they elected at retirement will determine if we pay survivor benefits.
- **Apply for benefits.** You must complete and return the forms we send to you. We can't pay benefits to survivors and beneficiaries without the required documents.
- If requested, submit a photocopy of the death certificate and an acceptable proof-of-age and lawful presence document.
- If you want to have insurance proceeds pay funeral expenses, send us the assignment paperwork and an itemized statement of expenses from the funeral home.
- Remember to contact MO Deferred Comp and other benefit providers such as MCHCP, and Social Security, if applicable.



## ARMSE

The Active and Retired Missouri State Employees (ARMSE) association monitors your retirement and medical insurance benefits.

- ARMSE is an independent, non-profit association formed more than 50 years ago to help monitor the retirement and medical benefits offered by MOSERS, MPERS, MCHCP and the MoDOT and Patrol Medical Plan.
- ARMSE is a group of ordinary people – both active employees and retired employees. The governing board consists of volunteers who are retired state employees. This group helps YOU.
- ARMSE members come from a variety of political persuasions and different corners of the state – the commonality is that members are state employees and retirees who have earned retirement and medical benefits.
- ARMSE was first created to help secure many of the benefits you enjoy today. In the early days, the focus was on enhancing the benefit package to ensure the benefits offered were sufficient to provide a secure retirement for members. Today, **the focus is on preserving your retirement and medical benefits.**

Help us help YOU as ARMSE continues to protect the pensions and medical insurance we have earned! Your support is needed. You can join online at [www.armse.org](http://www.armse.org). Or, for a membership brochure and application, send your name and address to:

ARMSE

Post Office Box 11

Jefferson City, Missouri 65102

You can email ARMSE at: [office@armse.org](mailto:office@armse.org)



Active & Retired  
Missouri State  
Employees

## Marvelous MOSERS Retirees

This past year, we said goodbye to our beloved *Coffee Break* series. Over the years, *Coffee Break* sessions have allowed us the opportunity to connect with retired members. They helped to forge friendships and community among MOSERS retirees. As we move forward into 2023, we want to continue to foster that connection by featuring different stories and experiences of retirees.

We know many of our retirees find new hobbies, travel, volunteer, find new passions, start businesses, and so much more in retirement. Now, we want to hear from you! Submit your retirement stories and we will feature you in our summer newsletters! You never know how your story may help or inspire other retired members.

### How to Submit your Story:

- 1 Write a summary of your retirement story. Let us know what you have been doing in retirement. This is your time to shine! Let us know of any cool hobbies, volunteering, travel, family etc. (500 words or less)
- 2 Don't forget to include any photos you would like to feature as well.
- 3 Send your story to us via email or mail!
  - Email to: [nicolea@mosers.org](mailto:nicolea@mosers.org)
  - Mail to:



- 4 Be sure to include your contact information (full name, email address, and phone number).

We are excited to hear from you!



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## RetireeNews Newsletter



## 2023 Benefit Payment & Holiday Schedule

Jan 2 for New Year's Day	May 8 Truman Day*	Sept 4 Labor Day
Jan 16 MLK Jr. Day	May 29 Memorial Day	Sept 29 Payday 💰
Jan 31 Payday 💰	May 31 Payday 💰	Oct 9 Columbus Day*
Feb 13 for Lincoln's Birthday*	June 19 Juneteenth	Oct 31 Payday 💰
Feb 20 President's Day	June 30 Payday 💰	Nov 10 for Veterans Day
Feb 28 Payday 💰	July 4 Independence Day	Nov 23 Thanksgiving Day
Mar 31 Payday 💰	July 31 Payday 💰	Nov 30 Payday 💰
Apr 28 Payday 💰	Aug 31 Payday 💰	Dec 25 Christmas
		Dec 29 Payday 💰

### To Schedule an Appointment: Call (800) 827-1063

8:00 a.m. - 12:00 p.m.  
1:00 p.m. - 4:30 p.m.

\* MOSERS will be closed on all of the above holidays with the exception of Lincoln's Birthday, Truman Day and Columbus Day.

[www.mosers.org](http://www.mosers.org)